

## **Loan for Improvement of Energy Efficiency in RSD**

*Representative example for clients\* as of 25 November 2022*

Loan type	Loan for Improvement of Energy Efficiency in RSD
Loan currency	RSD
Indexing criterium	No indexing criterium
Pro-forma invoice	500.000 RSD
Loan amount	500.000 RSD
Repayment period	95 months
Monthly instalment	8.149,23 RSD
Interest rate ** (annual)	11,73% variable
The fee for processing the loan application (1% of the loan amount)	5.000 RSD
<b>EIR (annually)</b>	<b>12,95%</b>
Total amount the user will pay for the loan	779.773,14 RSD
Costs covered by the borrower are known at the time of advertisement and are used in calculation of effective interest rate	
1 promissory note	50 RSD
Credit Bureau report	246 RSD
Warning cost	300 RSD

\* Representative example for a natural person, employed for an indefinite period of time, who receive a salary through a payment account in Banca Intesa.

\*\* Adjustment of the value of 6m BELIBOR is done every six months with the value of 6m BELIBOR on the dates 30.04. and 31.10. It applies for the next six-month period for annuity maturities starting on June 25 and December 25. When expressing the interest rate, 6M BELIBOR was taken on 31.10.2022. year which is 3,98%.